

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
PHAM, NGOCLIEN T. § Case No. 07-07273
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BARRY A. CHATZ, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/BARRY A. CHATZ
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL SECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BARRY A. CHATZ					
BARRY A. CHATZ					
INTERNATIONAL SURETIES, LTD					
GREGORY K. STERN					
GREGORY K. STERN					
GREGORY K. STERN					
GREGORY K. STERN					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIORITY UNSECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
BANK OF AMERICA NA USA					
BANK OF AMERICA NA USA					
BANK OF AMERICA NA USA					
CHASE BANK USA, NA					
DISCOVER BANK/DFS SERVICES LLC					
DISCOVER BANK/DFS SERVICES LLC					
TOTAL GENERAL UNSECURED CLAIMS		\$	\$	\$	\$

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit 8

Case No: 07-07273 SHJ Judge: JOHN H. SQUIRES
Case Name: PHAM, NGOCLIEN T.

Trustee Name: BARRY A. CHATZ
Date Filed (f) or Converted (c): 04/23/07 (f)
341(a) Meeting Date: 05/24/07
Claims Bar Date: 01/15/08

For Period Ending: 08/13/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL PROPERTY 6417 N. Bell Ave., Chicago, IL	660,000.00	0.00	DA	0.00	FA
2. BANK ACCOUNTS New Asia bank account	197.00	0.00	DA	0.00	FA
3. HOUSEHOLD GOODS Furniture, table, chairs, couch	700.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS tv and radio	200.00	0.00	DA	0.00	FA
5. WEARING APPAREL	5,000.00	0.00	DA	0.00	FA
6. AUTOMOBILES 1997 Lexis LS 450	10,000.00	3,000.00	DA	0.00	FA
7. AUTOMOBILES 2006 Nissan Maxima	17,000.00	0.00	DA	0.00	FA
8. PREFERENCE SETTLEMENT (u) Potential Avoidable Transfer Causes of Action	0.00	15,000.00	DA	15,000.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A	DA	4.29	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$693,097.00	\$18,000.00	\$15,004.29	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Fraudulent Transfer matter settled; all assets fully administered.

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit 8

Case No: 07-07273 SHJ Judge: JOHN H. SQUIRES
Case Name: PHAM, NGOCLIEN T.

Trustee Name: BARRY A. CHATZ
Date Filed (f) or Converted (c): 04/23/07 (f)
341(a) Meeting Date: 05/24/07
Claims Bar Date: 01/15/08

Initial Projected Date of Final Report (TFR): 06/30/09 Current Projected Date of Final Report (TFR): 09/30/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-07273 -SHJ
Case Name: PHAM, NGOCLIE T.Trustee Name: BARRY A. CHATZ
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9793 Money Market Account (Interest EarnTaxpayer ID No: *****1872
For Period Ending: 08/13/10Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/08/08	8	Ngoclien T. Pham 6417 North Bell Avenue Chicago, IL	BALANCE FORWARD PREFERENCE/FRAUDULENT TRANSFER	1241-000	5,000.00		0.00 5,000.00
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.39		5,000.39
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.49		5,000.88
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.40		5,001.28
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.26		5,001.54
01/20/09		Transfer to Acct #*****9832	Bank Funds Transfer	9999-000		4,137.86	863.68
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		863.71
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		863.72
03/31/09	8	Hong Yen Vi	PREFERENCE/FRAUDULENT TRANSFER	1241-000	7,000.00		7,863.72
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.01		7,863.73
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.16		7,863.89
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		7,864.09
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		7,864.29
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		7,864.49
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.20		7,864.69
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,864.88
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,865.07
11/05/09	8	HONG VI	PREFERENCE/FRAUDULENT TRANSFER	1241-000	3,000.00		10,865.07
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		10,865.32
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.28		10,865.60
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.27		10,865.87
02/12/10	000301	International Sureties, Ltd. 701 Poydras Street Suite 420 New Orleans, LA 70139	CHAPTER 7 BOND PREMIUM	2300-000		10.63	10,855.24
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.25		10,855.49

Page Subtotals

15,003.98

4,148.49

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-07273 -SHJ
Case Name: PHAM, NGOCLIEN T.

Trustee Name: BARRY A. CHATZ
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9793 Money Market Account (Interest Earn

Taxpayer ID No: *****1872
For Period Ending: 08/13/10

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.28		10,855.77
04/05/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.03		10,855.80
04/05/10		Transfer to Acct #*****9832	Final Posting Transfer	9999-000		10,855.80	0.00

COLUMN TOTALS	15,004.29	15,004.29	0.00
Less: Bank Transfers/CD's	0.00	14,993.66	
Subtotal	15,004.29	10.63	
Less: Payments to Debtors		0.00	
Net	15,004.29	10.63	

Page Subtotals 0.31 10,855.80

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-07273 -SHJ
Case Name: PHAM, NGOCLIE T.

Trustee Name: BARRY A. CHATZ
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9832 BofA - Checking Account

Taxpayer ID No: *****1872
For Period Ending: 08/13/10

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/20/09		Transfer from Acct #*****9793	Bank Funds Transfer	9999-000	4,137.86		4,137.86
01/20/09	003001	Gregory K. Stern 53 West Jackson Boulevard Suite 1442 Chicago, IL 60604	ATTORNEY FOR TRUSTEE Per 1/13/09 Court Order \$4,132.50 (fees) and \$5.36 (expenses)			4,137.86	0.00
			Fees 4,132.50	3210-600			0.00
			Expenses 5.36	3220-610			0.00
04/05/10		Transfer from Acct #*****9793	Transfer In From MMA Account	9999-000	10,855.80		10,855.80
05/14/10	003002	BARRY A. CHATZ 120 S. RIVERSIDE PLAZA SUITE 1200 CHICAGO, IL 60606	Chapter 7 Expenses	2200-000		24.80	10,831.00
05/14/10	003003	BARRY A. CHATZ 120 S. RIVERSIDE PLAZA SUITE 1200 CHICAGO, IL 60606	Chapter 7 Compensation/Fees	2100-000		2,250.43	8,580.57
05/14/10	003004	Bank of America NA USA Attn: Mr BK 1000 Samoset Dr DES-023-03-03 Newark, DE 19713	Claim 000001, Payment 47.36162%	7100-000		688.69	7,891.88
05/14/10	003005	Bank of America NA USA Attn: Mr BK 1000 Samoset Dr DES-023-03-03 Newark, DE 19713	Claim 000002, Payment 47.36056%	7100-000		278.93	7,612.95
05/14/10	003006	Bank of America NA USA Attn: Mr BK 1000 Samoset Dr	Claim 000003, Payment 47.36174%	7100-000		388.30	7,224.65

Page Subtotals 14,993.66 7,769.01

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-07273 -SHJ
Case Name: PHAM, NGOCLIE T.

Trustee Name: BARRY A. CHATZ
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9832 BofA - Checking Account

Taxpayer ID No: *****1872
For Period Ending: 08/13/10

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/14/10	003007	DES-023-03-03 Newark, DE 19713 Discover Bank/DFS Services LLC PO Box 3025	Claim 000004, Payment 47.36126%	7100-000		661.49	6,563.16
05/14/10	003008	New Albany OH 43054-3025 Discover Bank/DFS Services LLC PO Box 3025	Claim 000005, Payment 47.36130%	7100-000		4,679.95	1,883.21
05/14/10	003009	New Albany OH 43054-3025 CHASE BANK USA, NA PO BOX 15145 WILMINGTON, DE 19850-5145	Claim 000006, Payment 47.36122%	7100-000		1,883.21	0.00

COLUMN TOTALS	14,993.66	14,993.66	0.00
Less: Bank Transfers/CD's	14,993.66	0.00	
Subtotal	0.00	14,993.66	
Less: Payments to Debtors		0.00	
Net	0.00	14,993.66	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market Account (Interest Earn - *****9793	15,004.29	10.63	0.00
BofA - Checking Account - *****9832	0.00	14,993.66	0.00
	15,004.29	15,004.29	0.00
(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 7,224.65